

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Emadeddin Barakat</u> | Social Security number or ITIN | xxx-xx-3906 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 19-29536-JKS | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Emadeddin Barakat
dba S&B Logistics, dba Barakat Brothers
Trucking

3/27/23

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Emadeddin Barakat
Debtor

Case No. 19-29536-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 27, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2023:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | + Emadeddin Barakat, 201 W 2nd Street, Clifton, NJ 07011-2463 |
| r | + Andy Fernandez, United Real Estate North Jerrey, 18-19 River Road, Suite B, Fair Lawn, NJ 07410-1202 |
| sp | + Eric Hausman, Law Office of Steven A. Verano PC, 96 Newark Pompton Turnpike, PO Box 360, Little Falls, NJ 07424-0360 |
| r | + Samson Romano, BHG Rand Realty, LLC, 970 Valley Road, Wayne, NJ 07470-2900 |
| 518513937 | Atlantic Collection Agency, Attn: Bankruptcy, 194 Boston Rd, East Lyme, CT 06333 |
| 518513939 | BMO Harris Bank, N.A., PO Box 71951, Chicago, IL 60694-1951 |
| 518513945 | + Kalied Barakat, 201 W 2nd Street, Clifton, NJ 07011-2463 |
| 519860614 | + NYS Workers' Compensation Board, 328 State Street, Schenectady, NY 12305-3201 |
| 518513947 | Toyota of Princeton, 2871 US-1, Lawrence Township, NJ 08648 |
| 518513948 | + Wong Fleming, 821 Alexander Road, Suite 200, Princeton, NJ 08540-6352 |
| 519037561 | + Worker's Compensation Board, 328 State Street, Schenectady, NY 12305-3201 |

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Mar 27 2023 20:55:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Mar 27 2023 20:55:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518513936 | Email/PDF: bncnotices@becket-lee.com | Mar 27 2023 21:16:37 | American Express, P.O. Box 650448, Dallas, TX 75265-0448 |
| 518584102 | + Email/Text: BMOTFBKNOTICES@BMO.COM | Mar 27 2023 20:55:00 | BMO Harris Bank N.A., PO BOX 3040, Cedar Rapids, IA 52406-3040 |
| 518513938 | + EDI: BANKAMER2.COM | Mar 28 2023 00:43:00 | Bank of America, N.A., PO Box 982284, El Paso, TX 79998-2284 |
| 518627529 | + Email/Text: bankruptcysst@alorica.com | Mar 27 2023 20:54:00 | CIGPFI CORP, c/o Systems & Services Technologies, Inc, 4315 Pickett Rd., St. Joseph MO 64503-1600 |
| 518513943 | ^ MEBN | Mar 27 2023 21:15:47 | Credit Control LLC, PO Box 546, Hazelwood, MO 63042-0546 |
| 518567465 | + Email/Text: B@directcapital.com | Mar 27 2023 20:56:00 | Direct Capital, 155 Commerce Way, Portsmouth, NH 03801-3243 |
| 518513944 | EDI: IRS.COM | Mar 28 2023 00:43:00 | Internal Revenue Service, Department of the Treasury, Internal Revenue Service, Ogden, UT 84201-0039 |
| 518513940 | EDI: JPMORGANCHASE | Mar 28 2023 00:43:00 | Chase Card Services, Attn: Bankruptcy, Po Box |

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Mar 27, 2023

Form ID: 3180W

Total Noticed: 32

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| | | | 15298, Wilmington, DE 19850 |
| 518513942 | EDI: JPMORGANCHASE | Mar 28 2023 00:43:00 | Chase Mortgage, Mail Code: OH4-7302, Po Box 24696, Columbus, OH 43224 |
| 518513941 | EDI: JPMORGANCHASE | Mar 28 2023 00:43:00 | Chase for Business, PO Box 36520, Louisville, KY 40233-6520 |
| 518618080 | EDI: JPMORGANCHASE | Mar 28 2023 00:43:00 | JPMORGAN CHASE BANK, N.A., 3415 VISION DRIVE, COLUMBUS, OH 43219 |
| 518631474 | EDI: JPMORGANCHASE | Mar 28 2023 00:43:00 | JPMorgan Chase Bank, National Association, Chase Records Center, Att: Corresp. Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203 |
| 518563615 | + Email/Text: RASEBN@raslg.com | Mar 27 2023 20:55:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 518550708 | Email/PDF: resurgentbknotifications@resurgent.com | Mar 27 2023 20:52:11 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 519771280 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Mar 27 2023 20:56:00 | MEB Loan Trust VII, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250 |
| 518549326 | + Email/PDF: resurgentbknotifications@resurgent.com | Mar 27 2023 20:52:11 | Pinnacle Service Solutions LLC, 4408 Milestrip Rd, #247, Blasdel NY 14219-2553 |
| 518513946 | Email/Text: TFS_Agency_Bankruptcy@toyota.com | Mar 27 2023 20:55:00 | Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409 |
| 518549761 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | Mar 27 2023 20:55:00 | Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 518777608 | Email/PDF: bncnotices@becket-lee.com | Mar 27 2023 21:16:40 | Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| TOTAL: 21 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 518624495 | *+ | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 519771281 | *+ | MEB Loan Trust VII, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250 |
| 518747608 | ##+ | Jimmy Baian, 285 Crescent Place, first floor, Yonkers, NY 10704-1629 |

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2023

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

Page 3 of 3

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2023 at the address(es) listed below:

| Name | Email Address |
|------------------------|--|
| Denise E. Carlon | on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Douglas J. McDonough | on behalf of Creditor MEB Loan Trust VII dmcdonough@flwlaw.com |
| Jill Manzo | on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Melissa N. Licker | on behalf of Creditor JPMorgan Chase Bank National Association mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com |
| Phillip Andrew Raymond | on behalf of Creditor JPMorgan Chase Bank National Association phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com |
| R. A. Lebron | on behalf of Creditor JPMorgan Chase Bank National Association bankruptcy@fskslaw.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |
| Valerie Palma DeLuisi | on behalf of Debtor Emadeddin Barakat vpd@palmalawfirm.com r51449@notify.bestcase.com |

TOTAL: 9